



Commonwealth Bank

Commonwealth Bank of Australia
ABN 48 123 123 124 AFSL and
Australian credit licence 234945

Your Statement

Ultimate Awards Credit Card

5523 5082 0128 8304

Page 1 of 8



050

MR S IQBAL
56B HAINSWORTH AVE
GIRRAWHEEN WA 6064

Statement Period 16 Feb 2024 - 15 Mar 2024

Credit limit \$25,000.00

Available credit \$22,574.88

Awards points balance **+293,839**

Opening balance at 16 Feb \$6,809.77

New transactions and charges \$2,425.12

Payments/refunds -\$6,809.77

Closing balance at 15 Mar \$2,425.12

Next statement period 16 Mar 2024 - 16 Apr 2024

Your payment summary

Total amount owing \$2,425.12

Minimum payment \$48.00

Payment due by 9 Apr 2024

To minimise interest, pay the total amount owing, or as much as you can, by the payment due date.

Pay at least the minimum by the due date to avoid a late fee and continue using your card.

Minimum Repayment Warning: If you make only the minimum payment each month, you will pay more interest and it will take you longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay...	You will pay off the Closing Balance shown on this statement in about...	And you will end up paying estimated total interest charges of...
Only the minimum payment	51 years, 10 months	\$17,798.92
\$125.80	2 years	\$594.06, a saving of \$17,204.86

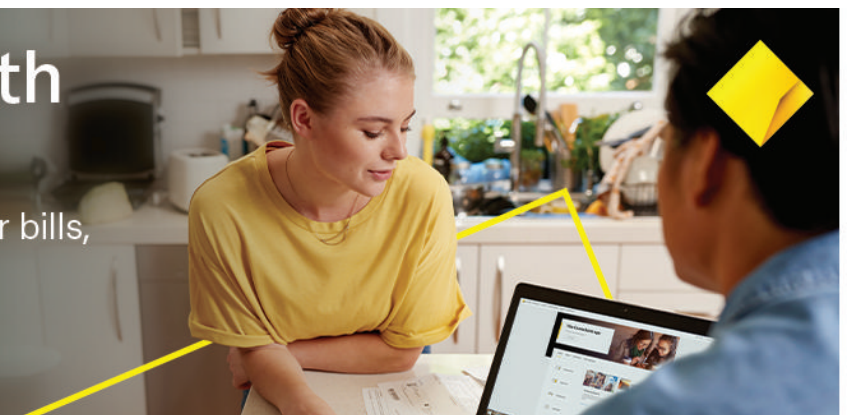
Having trouble making repayments?

If you are having difficulty making credit card repayments, please contact us on 1300 130 107. We may be able to assist you. Please note: in the minimum repayment warning calculation, we use the cash advance rate and apply it to the entire balance.

Need support with rising expenses?

Get help with repayments, plan for bills, find ways to save and more at

commbank.com.au/costofliving



Awards points summary

Awards membership number: 1043434230

Opening points balance	+289,986
Points earned	+3,853
International	+327
Major supermarkets, department stores, petrol, dining & utilities	+2,504
Everywhere else	+1,032
Spend over \$10K	0
Total points balance	+293,839

Check and redeem your points in an instant

You can check your points balance plus explore more ways to earn and redeem points on the Awards site via NetBank or the CommBank app. Or contact CommBank Awards on 13 1661 between 8am and 8pm Monday to Friday, Sydney/Melbourne time.

Transactions

Date	Transaction details	Amount (A\$)
16 Feb	Smp*Deli By Greenhorn Perth	8.64
16 Feb	Zlr*Morley1 Morley	39.86
16 Feb	Coursra7v02t13o2rzlcc 6509639884 ## USA MERCHANT	71.00
16 Feb	Intl Transaction Fee \$ 2.49 FEE SAVED	0.00
16 Feb	Nollamara Iga Nollamara	10.50
16 Feb	7-Eleven 3081 Perth	4.50
16 Feb	Aliya Restaurant East Victoria	22.50
17 Feb	Sq *St Aus Pty Ltd Bentley	22.00
18 Feb	Shaheen Store Mirrabooka	6.07
18 Feb	Woolworths 4373 Mirrabooka	22.80
18 Feb	Disney Plus 1800-965160	13.99
18 Feb	Bunnings 725000 Malaga	15.80
18 Feb	JB Hi Fi Malaga Malaga	19.95

How to pay



NetBank
Visit netbank.com.au to transfer funds between your accounts or to pay via BPAY



CommBank app
Transfer funds between your accounts or pay via BPAY



Biller code: 1818
Ref: 5523 5082 0128 8304
BPAY® Registered to BPay Pty Ltd
ABN 69 079 137 518



AutoPay
Visit commbank.com.au/paymycard to set up a monthly repayment



ATM
Visit commbank.com.au/locateus to find an ATM that accepts deposits.

We're here to help



commbank.com.au/paymycard



13 2221
Overseas +61 2 9999 3283
(reverse charges accepted)

MR S IQBAL
Amount Paid

\$

+780+



Transactions

Date	Transaction details	Amount (A\$)
18 Feb	Boost Juice (Mirrabo Mirrabooka	9.00
19 Feb	Sq *Hemingway By Mo Perth	9.00
19 Feb	Coles 0365 Alexander Hei	17.57
19 Feb	Zlr*Morley1 Morley	19.17
20 Feb	Fresh Point Joondanna Joondanna	54.00
20 Feb	BP Express 6213 Osborne Park	33.98
22 Feb	Tokyo Station Perth	18.50
22 Feb	Woolworths 4373 Mirrabooka	5.28
23 Feb	Noorul Islam Society Mirrabooka	10.00
24 Feb	Mobile Tech Morley	20.00-
24 Feb	Telstra Limited Morley	80.00
24 Feb	Telstra Limited Morley	79.00
24 Feb	The Coffee Club Galler Morley	27.20
24 Feb	Mobile Tech Morley	45.00
24 Feb	Charcoal Chicken Mor Morley	51.50
25 Feb	Sq *Lal Qila Restauran Morley	185.00
26 Feb	Watan Market & Grocer Girrawheen	12.00
26 Feb	Lams Oriental Superm Girrawheen	6.66
26 Feb	Chemist Warehouse Perth	17.99
26 Feb	Hadi Bakery Koondoola	6.50
26 Feb	Coles 0256 Dianella	13.15
26 Feb	Cpp His Majestys Perth	15.14
27 Feb	Wilson Parking Austral Nedlands	3.70
27 Feb	Zlr*Turkish Islamic A Queens Park	27.00
27 Feb	Baskin Robbins Warwick	13.80
27 Feb	Myairbridge Prague ##0000 2.99US DOLLAR	4.58
27 Feb	Intnl Transaction Fee \$ 0.16 FEE SAVED	0.00
27 Feb	BP Koondoola 5583 Koondoola	45.03
28 Feb	Coles 0365 Alexander Hei	6.55
28 Feb	Lams Oriental Superm Girrawheen	6.78
29 Feb	S & B Craig Perth Airport	6.00
29 Feb	Kwik Koffee Perth Airport	5.60
29 Feb	Shaheen Store Mirrabooka	6.07
29 Feb	Woolworths 4373 Mirrabooka	18.45
29 Feb	Coles 0365 Alexander Hei	5.82
01 Mar	Smp*Bawarchi Biryani Victoria Park	22.26
01 Mar	Golden Mongkok Balcatta	71.00



5822.18880.2.4.ZZ396 1102 SL.CC.S106.D076.O V 03.00.67



Transactions

Date	Transaction details	Amount (A\$)
01 Mar	Belconnen Mosque Scullin	20.00
02 Mar	Spud Shed Westminster	42.49
02 Mar	Hubbl - Kayo Sports North Ryde	35.00
02 Mar	BP Morley 6206 Morley	24.60
03 Mar	Sq *Lal Qila Restauran Morley	58.00
03 Mar	Watan Market & Grocer Girrawheen	12.00
04 Mar	Haydens Barber Shop Girrawheen	20.00
04 Mar	Coles 0338 Warwick	25.41
04 Mar	City Of Fremantle Fremantle	4.00
04 Mar	Kailis Pty Ltd Fremantle	113.66
05 Mar	S & B Craig Perth Airport	6.00
05 Mar	Microsoft G040557426 Sydney	33.22
06 Mar	Payment Received, Thank You	6,789.77-
06 Mar	Ikea Perth Innaloo	2.50
06 Mar	Ikea Perth Innaloo	9.00
06 Mar	Ikea Perth Innaloo	119.00
06 Mar	Zlr*Morley1 Morley	34.28
07 Mar	BP Redcliffe 2123 Redcliffe	63.40
07 Mar	Replenish WA Pty Ltd Wandi	2.20
07 Mar	Smp*Bawarchi Biryani Victoria Park	18.20
08 Mar	Noorul Islam Society Mirrabooka	20.00
08 Mar	Vodafone Australia North Sydney	71.25
08 Mar	Shaheen Store Mirrabooka	7.62
08 Mar	Lams Oriental Superm Girrawheen	14.77
08 Mar	Woolworths 4373 Mirrabooka	6.65
08 Mar	Canning Vale Iga Baldivis	10.55
09 Mar	The Panini Bar Gourm Morley	11.99
09 Mar	Sq *Bedford Morley CRI Bedford	30.00
09 Mar	Adobe Systems Pty Ltd Sydney	28.99
10 Mar	Woolworths 4350 Morley	20.25
10 Mar	Shaver Shop Morley Morley	185.95
10 Mar	Fresh Point Joondanna Joondanna	13.99
10 Mar	Adobe Systems Pty Ltd Sydney	28.99
10 Mar	Bunnings 725000 Malaga	10.90
11 Mar	Watan Market & Grocer Girrawheen	2.15
11 Mar	Smp*Shogun Sushi Perth	8.95
11 Mar	Sq *Hemingway By Mo Perth	14.00
11 Mar	Lams Oriental Superm Girrawheen	10.91



Transactions

Date	Transaction details	Amount (A\$)
12 Mar	Chatgpt Subscription San Francisco ##0000 22.00US DOLLAR	33.36
12 Mar	Intl Transaction Fee \$ 1.17 FEE SAVED	0.00
15 Mar	Monthly Fee	35.00
	Interest charged on purchases Purchase Rate 20.990%p.a.	0.00
	Interest charged on cash advances Cash Advance Rate 21.990%p.a.	0.00
Please check your transactions listed on this statement and report any discrepancy to the Bank before the payment due date. Mastercard is the registered trademark of Mastercard International Incorporated.		



IMPORTANT NOTICE

Changes to your credit card contract

Effective 1 May 2024, if you hold an Awards, Smart Awards, Ultimate Awards, Gold Awards, Platinum Awards or Diamond Awards credit card, the period comprising your interest free period as set out in the Schedule of credit card particulars, which forms part of your credit card contract, is changing from “up to 55 days” to “up to 44 days.”

Please read this along with the Condition of Use and keep a copy for your records.

Things you should know

This change will mean that for your statement issued in May (and subsequent statements) to benefit from an interest free period, the time in which you must pay your minimum payment or pay your balance in full will be reduced by approximately¹ 11 days.

For Autopay set up, your transaction account will automatically update to the revised payment due date. Please ensure you have sufficient funds in your source account to avoid incurring any penalty fees and charges.

¹If your due date falls on a weekend or national public holiday, your due date will be the next business day.

Changes to the CommBank Credit Card Conditions of Use

Effective 1 May 2024, we are making the following changes to the CommBank Credit Card Conditions of Use dated 8 November 2023. You can access the latest version of your Conditions of Use on the CommBank website.

Page 8 - 9, 2.5 Additional Cardholders. Delete section 2.5 and replace with the following:

You can ask us to issue a card to another person aged 16 years or over (additional cardholder). An additional cardholder is able to use their card subject to these terms and conditions, in the same way as you can (see 2) and you are responsible for their use of their card and your account (see Stopping your additional cardholder from using their card, below).

An additional cardholder can also:

- *Select their own PIN.*
- *Get information about your account, including address, balance and statement details.*
- *Temporarily stop their card and your card.*
- *Report their card as lost or stolen, which means we'll cancel your card as well.*
- *Request refunds of transactions, including yours.*

Updating our records to remove your additional cardholder

You or your additional cardholder can ask us to remove your additional cardholder from your account at any time. When we do this, your additional cardholder will no longer be listed in our records as an additional cardholder on your account, and they won't be able to view your account information online.

However, asking us to remove your additional cardholder won't cause your additional cardholder's card to be cancelled or to be deleted from their digital wallet (where applicable). Your additional cardholder will continue to be able to transact on your account using their card, even after we've processed your request for their removal.

Stopping your additional cardholder from using their card

To stop your additional cardholder from transacting on your account using their card, you must ask your additional cardholder to return their card to you and to delete their card from their digital wallet (if applicable). If there is any risk that they may not do this and may continue to transact on your account using their card without your consent, you must ask us to place a stop on your account (see 6.3).

When we place a stop on your account, all cards linked to your account are cancelled (which means that they can no longer be used in person, online or through a digital wallet) and a new card is issued to you only. You remain responsible for all transactions performed by your additional cardholder using their card until we process your request for a stop. Generally, it takes 24 hours for a card to be deleted from a digital wallet.



Page 9, 2.6 Statements and Notices.

Delete paragraph numbered 2 of paragraph 2 of this section and replace with the following:

“2. Your minimum payment and its due date.

For Awards cards, your minimum payment and its due date is 14 days from the day the statement is issued. If your due date falls on a weekend or national public holiday, your due date will be the next business day.

For Business, CommBank Neo and personal non-Awards cards, your minimum payment and its due date is 25 days from the day your statement is issued. If your due date falls on a weekend or national public holiday, your due date will be the next business day.”

Page 26, 5.8 Can I cancel my SurePay instalment plan at any time?

Insert the following paragraph at the end of this section:

“If you change your card type before your SurePay instalment plan ends, your SurePay Instalment plan will continue automatically unless you cancel it. Subject to the terms and conditions of your new card type which apply from the date you switch, you may end up paying off the SurePay instalment plan earlier or have a lower final payment.”

Page 46, 7. Will we tell you in advance if we are going to make a change in the contract? First bullet point, delete the words “in a newspaper” and replace with “by your credit provider.”